

1. (Amended) A method for electronic credit/loan application processing for a user at an vehicle retail location having a Internet capable personal computer connected to an Internet server, said method comprising:

receiving a request via the Internet for an electronic loan/credit application form from the user;

generating the electronic loan/credit application form as a web page, said electronic form being generated to include an information field in which the user designates a particular financial institute or service provider;

receiving a completed application form from the user including licensing information associated with a vehicle being purchased or leased;

determining whether the designated financial institute or service provider is a system participant; [and]

transmitting information from the completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or facsimile transmitting the information from the completed application form to the designated financial institute or service provider if the institute or provider has been preselected by the user; and

automatically transmitting the collected vehicle licensing information to an appropriate licensing agency or service provider.

8. (Amended) A system for electronic credit/loan application processing comprising:

an Internet capable personal computer at an vehicle retail location; and

an intermediate system server for communicating over the Internet with the personal computer at the vehicle retail location and a plurality of participating financial institutions or service providers, said intermediate system server comprising a computer processing system connected to a database and a facsimile transmission device, said computer processing system arranged to generate an electronic loan/credit application form as a web page in response to a request via the Internet from a user at the vehicle retail location, said electronic form having an information field in which the user designates a particular financial institute or service provider, and an information field in which licensing information associated

with a vehicle being purchased or leased is input, wherein said computer processing system is further arranged to determine whether the designated financial institute or service provider is a system participant, and transmit information from a completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or alternatively facsimile transmit the information from the completed application form to the designated financial institute or service provider if the institute or provider is not participating but has been preselected by the user, and automatically transmit the input vehicle licensing information to an appropriate licensing agency or service provider.

### Remarks

By this paper, Applicants have canceled claims 5 and 6, and amended the claims as follows: claim 1 has been amended to include the limitations of claims 5 and 6, and claim 8 has been amended to include the limitations similar to claims 5 and 6.

In the Office Action, claims 1, 2, 8, and 9 stand rejected under 35 U.S.C. § 102(b) as being clearly anticipated by Defrancesco et al. (US 5,878,403); claims 3, 5-7, 10 and 12 stand rejected under 35 U.S.C. § 103 as being unpatentable over Defrancesco et al. in view of "official notice" taken by the Examiner; and claims 4 and 11 stand rejected under 35 U.S.C. § 103 as being unpatentable over Defrancesco et al. in view of VanderDrift (US 5,455,945). Applicants respectfully traverse these rejections as they have been applied to former claims 5 and 6 in view of the following comments.

More specifically, in paragraph 4 of the Office Action, the Examiner has taken the official notice "that the feature of the form to include vehicle licensing information is an old and well known type of function in the car loan art," and then uses this as a springboard into a finding that it would have been obvious to include this information "because one's driving record represents a risk measurement control for the lender."